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LOYOLA UNIVERSITY CHICAGO

AN INVESTIGATION INTO DISCRIMINATION:
RACIALLY IDENTIFIABLE NAMES AND THE EFFECTS
THEY HAVE ON THE HOME RENTING PROCESS

A THESIS SUBMITTED TO
THE FACULTY OF THE GRADUATE SCHOOL
IN CANDIDACY FOR THE DEGREE OF
MASTER OF ARTS

PROGRAM IN SOCIOLOGY

BY
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CHICAGO, ILLINOIS

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To Ross Taylor, my oldest friend,
whom we lost in February 2017.

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ABSTRACT

Many urban sociologists do not adequately address ingrained systemic forms of racism that exist in society today, such as the effects that racially identifiable names representing the larger idea of racial bias have on different social processes. This paper investigates racial housing discrimination in Chicago through analyzing the affect that racially identifiable names have on the home renting process. I conducted a field experiment in which I inquired about the availability of 96 properties throughout various locations in Chicago. Specifically, I created four email addresses linked to four racially identifiable names and sent the exact same fictitious email script from all four email addresses to home renters and then recorded and analyzed the responses I received. This study found that emails sent to home renters with distinctively African-American names were roughly 9% less likely to get a “yes” response to their email request than the White names. This paper looked to answer the question of whether or not racially identifiable names have any effect on the home renting process with special attention to racial bias. This paper builds off of the methodology of Bertrand and Mullainathan’s (2004) field experiment combined with Edelman, Luca, and Svirsky’s (2016) work.

THESIS

AN INVESTIGATION INTO DISCRIMINATION:
RACIALLY IDENTIFIABLE NAMES AND THE EFFECTS
THEY HAVE ON THE HOME RENTING PROCESS

Introduction

Would you be surprised if I told you that “Racial segregation is worse now than when there were laws, policies, and practices that formally instituted separation of the races” (Kenn 2001:36)? Would you be even more surprised if I told you little research has been done on the affects the home buying process has on continuing racial segregation? This is why I investigated the relationship between home renters, racially identifiable names, and racial bias in the home renting process. My research question is if racially segregated cities are a dominant feature of American cities, then do home renters and the greater home renting process in America help contribute to this racial segregation? The city of Chicago is defined by racial segregation which can be clearly seen through its North, West, and South sides. The areas that African-Americans and Whites live in are drastically different, which affects standards of living, opportunities for success, and available resources. As Deborah Kenn (2001) states, the city of Chicago is more racially segregated than ever. This growth of segregation fuels most of the problems the city faces today and is the leading cause to the breakdown of interracial relationships. The breakdown of interracial relationships makes it almost impossible to understand each other’s differences and opinions which creates a nexus of failure around racial issues and leads to discrimination of

African-Americans in our society. More specifically, I investigated housing segregation in Chicago by investigating the home renting process to see if racially identifiable names influenced the decision making process on selecting what properties people see and where geographically they are located. I investigated this to see if the way we go about property renting is so far deeply ingrained in our society as a social norm that we ignore the possible racial implications that come with it. I am not arguing that all home renters or the home rental industry is racist but instead I am arguing that the home renting process itself could be influential in keeping the races segregated. I performed a field test to see if these home renters influenced racial housing segregation by testing if racially identifiable names had any direct impact on home sellers' information output. I attempted to address the problem of housing segregation by looking at the home renting process as an active actor in racial housing segregation.

This investigation into discrimination within the home renting process is important today because tensions around race relations have reached a boiling point in our society. If we do not address the tensions of race relations in our society by investigating the major causes of racial segregation, no socioeconomic or political policy will help change the problems that we have. This issue does not only affect the people who are being segregated against but also affects the many generations to come. We simply cannot function properly as a society if we structurally marginalize an entire group of people based on socially constructed ideas of race and racial housing segregation. By looking at both structure and action we can see more clearly the effects of housing segregation on society as a whole. We can also see how society as a whole influences housing segregation. By using this combination of structure and action with many other urban

sociologists' ideas and methods we can look at housing segregation from a new angle, the angle that is the home renting process.

By sending out 96 emails to different home renters with the same subject line but with different racially identifiable names I hoped to investigate if race played a part in deciding who gets to see what available properties and if location is also a determining factor. I then categorized the responses I got from these emails to see if I could find a pattern that showed racial bias. My hypothesis states that the racially identifiable African-American names will receive lower and fewer responses to their inquiries about renting properties than the racially identifiable White names will receive due racial bias that exists in our country. I will now outline the literature of three major aspects of this proposal: the state of housing segregation in America from the middle of the 20th century to present day; the affects this segregation has on society; and, lastly how others have attempted to study similar questions to mine. Through this outline I hope to lay out past literature on my subject that shows why this is important to all aspects of our society.

Literature Review

I am going to begin the review of the already existing literature with an overview of the macro-level studies that have been done over the years on racial housing segregation. I will then move on to talk about the shift in racism from the 20th to the 21st century where it transformed from an overt, out-in-the-open form, to a more discrete and ingrained structural racism, and how this structural racism affects society. Lastly, I will show the various effects that this new ingrained, hidden, and structural racism has had on our society and the meaning-making power home renters have, particularly real estate institutions, to show why we must study the causes of

segregation through investigating the home renting process. These next four works of urban sociology all share a common theme. They argue that racial housing segregation is a long-standing feature of America and that it works through a nexus of intertwining social processes. To better understand racial housing segregation it helps to look at racially influenced housing policies of the past that helped create segregated cities, such as Chicago.

In *Institutionalized, Legal Racism*, Deborah Kenn argues against the idea that racist housing policies and housing segregation are still around because of the ideals and values of the past and not because the majority of the population wants to maintain a racial divide. Kenn argues the reason for this is because “Individual and institutional racism originally caused systemic housing segregation and individual and institutional racism is the reason why the problem has not gotten any better” (Kenn 2001:36). Kenn’s main argument is that the racial segregation we see in today’s society is an endless cycle that feeds off itself. Racism causes segregation and this separation creates more racism, and so on. I point to this cycle to show the hopelessness of the problem fixing itself. By looking at the influence of racially identifiable names in the home renting process we may find another tool we could use to fix this problem.

Kenn claims the Fair Housing Act does not address or cannot address the forms of institutional racism we have today. Kenn argues for an end to the physical separation of people and sees this as the main cause of racism. The main institutions Kenn brings attention to are White privilege, school segregation, the criminal justice system, and the institution of property and wealth ownership. Kenn concludes with saying that “Housing segregation and the deliberate physical separation of races has unavoidably led to a snowballing effect of unequal opportunity between communities with people of different skin colors” (Kenn 2001:71). These different

consequences of segregation show why this subject is so important to study, because if we do not address and fix the problem it will only intensify.

This point of racial housing segregation and segregation in general being a long-standing characteristic of American society is furthered in Pager and Shepherd's *The Sociology of Discrimination*. The authors argue similarly to Kenn by stating that "Residential segregation by race remains a salient feature of contemporary American cities" (Pager and Shepherd 2008:8). Here we have another citation of an author claiming that racial segregation is a long-standing characteristic of American society and one that has gotten worse and not better over the years. Through this paper I bring this long-standing characteristic into the light by showing how it has been ingrained in the home renting process. Pager and Shepard argue that African-Americans are as segregated from Whites now as they were at the start of the 20th century. They cite how the Department of Housing and Urban Development conducted a series of audits measuring housing discrimination against African-Americans and other minorities. This study found that "African Americans experience consistent adverse treatment in roughly one in five housing searches" (Pager and Shephard 2008:8), and this adverse treatment could be materialized in many forms: "less information offered about units, fewer opportunities to view units, and in the case of home buyers, less assistance with financing and steering into less wealthy communities and neighborhoods with a higher proportion of minority residents" (Pager and Shephard 2008:8). Once again, we see another case of the home renting process playing a direct role in the producing and reproducing of housing segregation in America; what is even worse is that it is seen once again as a standard feature of American society. After the characteristic of racially

segregated metropolitan areas had been identified by urban sociologists they started to look at the interweaving nexus that defines this characteristic.

In the article *Race, Residence, Discrimination, and Economic Opportunity Modeling the Nexus of Urban Racial Phenomena*, Galster and Keeney set up a model of the nexus of urban racial phenomena in the late '80s. The authors argued that "Prejudice, discrimination, residential segregation, and economic disparities, all founded on racial differentials, are prominent and long-standing features of American metropolitan areas" (Galster and Keeney 1988:87). We can see once again the acceptance of this long-standing feature of America that is racism. It is this acceptance that may make the home renting process seem normalized to the average American when, in fact, it could contain serious racial undertones. The authors even cite the fact that Gunnar Myrdal, back in the 1960s, argued that prejudice, discrimination, residential segregation, and economic disparities form a nexus of intertwining and mutually supporting relationships. It is these mutually supporting relationships that we need to disperse if we want any hope in ending racial segregation in America. We can do that if we make sure that the home renting process in itself is unbiased by things like racially identifiable names.

Galster and Keeney hoped to further this idea of the nexus of urban racial phenomena and interracial economic disparities that Myrdal brought up. The authors concluded with four supported hypotheses from the data they analyzed: housing discrimination causes greater residential segregation (up to a point); segregation causes greater interracial occupational disparities (up to a point) and lower relative black income; occupational disparities causes lower relative black income; lower relative black income causes both higher discrimination and segregation (Galster and Keeney 1988:107). These effects, as a whole, serve to keep the African-

American members of our society trapped down in a cycle of poverty and debt and can only be fully fixed when we start to end racial housing discrimination. We can now see how Massey and Denton similarly claimed a set of interrelated factors leading to racial segregation.

The Dimensions of Residential Segregation furthered the idea of a multi-related intertwining web of forces causing the racial problems we see in our society. This paper proposes that if one added home renting platforms, such as real estate institutions, to this nexus one could better understand the dimensions of residential segregation in our society. Massey and Denton (1988) argue that residential segregation does not stem from a single process but from a complex interplay of many different social and economic processes that generate various outcomes seen as segregation. This paper puts forth the argument that one of the less looked into social and economic processes that generate segregation is the home renting process and the effect that racially identifiable names have on applications through creating racial bias.

These texts show that past studies of racial housing segregation label racial segregation itself as a long-standing feature of American society made up of interrelated processes forming a nexus of discrimination. Urban sociologists seem to be in agreement that racial housing segregation exists in our major metropolitan areas and that it is prominent in our society. These sociologists show that it is not one factor that produces and reproduces this racial housing segregation but many working in tandem. Moving on, I will talk about the shift in racism from the 20th to the 21st century, where racism transformed from an overt, out-in-the-open form, to a more discrete, ingrained, and structural racism. This new form of racism gives even more power to real estate institutions and others involved in the home renting process because it allows them

to hide their racial bias much easier. Starting off we can look at how this transformation took place.

In *Housing Discrimination in Metropolitan America* by Stephen Ross and Margery Turner the authors investigate the changes in racial housing segregation from 1989 to 2000. The article used paired testing data from 1989 and 2000 housing discrimination studies to examine changes in disparate treatment discrimination. The authors state “access to quality housing and neighborhoods is a crucial factor in shaping the social and economic outcomes of American families and children” (Ross and Turner 2005:152), but unfortunately, African-American and Hispanic-American populations face a significantly limited pool of housing options, which allows them to be discriminated against. Another influential factor that prompted me to propose a study into racial housing discrimination is if access to quality housing and neighborhoods is crucial to shaping social and economic outcomes, then people should be given fair and unbiased treatment during the home renting process.

Ross and Turner cited three key explanations for possible housing discrimination: agent prejudice; customer prejudice; and statistical prejudice. Throughout their study the authors learned that outright racist discrimination, such as agent prejudice and customer prejudice, may have gone down over the years. However, statistical prejudice and mainly negative stereotypes of certain races and ethnicities have persisted and become ingrained in the overall institution of real estate which produces and reproduces housing segregation. It is these negative stereotypes persisting through time that I investigated through my study. Statistical prejudice “arises when Whites use race or ethnicity as a signal for unobservables that influence the economic return from market interactions” (Ross and Turner 2005:154). I wanted to see if racially identifiable

names triggered these stereotypes and impacted the decision making process and response of the home renters. “The persistence of racial and ethnic stereotypes may cause continued discrimination against minorities” (Ross and Turner 2005:154), a fact that was increased due to the strong sellers’ market and a greater opportunity to steer minorities away from certain White neighborhoods and into more ethnic areas. This shift to a strong sellers’ market after the economic collapse of 2008 is another reason I investigated racial housing segregation.

The authors’ findings showed that housing discrimination is a continuing problem for African Americans and Hispanic Americans even though it has declined over the years. The authors argued that this decline is just a representation of the shift from overt to discrete and ingrained racism. “African Americans and Hispanic Americans faced continued discrimination in the price of rental housing either through rental incentives or direct differences in quoted rent” (Ross and Turner 2005:175), and the authors attributed this behavior to the continuing persistence of negative stereotypes. While the authors do admit that real estate agents are now much more likely to show requested units and provide their services to people of color, this expression may still be shaped by negative stereotypes concerning the preferences and financial qualifications of African Americans and Hispanic Americans. I looked to further explore this relationship. These racial stereotypes can have very real effects in all aspects of life, not just in the home renting process.

To show how influential these stereotypes are, Bertrand and Mullainathan’s work on racially identifiable names and the impact they have on job resume acceptance rates can be explored. Does the statement, *Are Emily and Greg more employable than Lakisha and Jamal*, show that this discrete and ingrained racism comes into play without even seeing the person you

are labeling with a negative stereotype? This study, and the next one I explore, are the main influences behind my methods and show why an audit/testing study provides the best kind of data for this type of proposal. Bertrand and Mullainathan state that “every measure of economic success reveals significant racial inequality in the U.S. Labor Market. Compared to Whites, African Americans are twice as likely to be unemployed and earn nearly 25% less when they are employed” (Bertrand and Mullainathan 2003:3), and a major and influential part of this inequality that allows it to continue and grow comes from the physical separation of the races. Bertrand and Mullainathan conducted a field experiment to investigate this phenomenon. They sent out resumes in response to help wanted ads in Chicago and Boston newspapers and measured the number of call backs each resume received. They manipulated the perception of race via the fictitious name on the resume but other than that, there was no perceivable difference in the resumes themselves.

The findings showed a large racial difference in callback rates, “Applicants with White names needed to send out about 10 resumes before they got a call back while African Americans needed on average to send out about 15” (Bertrand and Mullainathan 2003:3). This large racial difference in callback rates is what inspired me to use this methodology for my investigation into housing segregation. If one can show that callbacks or email messages replied to can be so significantly affected by just racially identifiable names, then it can be shown as contributing to racial housing segregation. While Ross and Turner’s article showed the existence of prejudice based on one-on-one interaction, this study shows the existence of racial prejudice on racially identifiable names alone. These stereotypes bleed into the housing market just the same. With the new advent of the sharing economy and less and less anonymity being provided online, racial

stereotypes and racially identifiable names can be shown as causing racial bias just the same as they did in the resume study.

Edelman, Luca, and Svirsky's work on *Racial Discrimination in the Sharing Economy* looked at Airbnb and followed a similar field study methodology that I used, where they created user accounts with the same information but changed the name to a racially identifiable one to see if racial bias was present in their response rates. The authors found that requests from guests with distinctively African-American names were roughly 16% less likely to be accepted than identical guest profiles with distinctively White sounding names. An interesting point brought up in this article dealt with the platform designs of many applications people use to find housing and how they now tend to lean towards giving away more racially identifiable information than in the past; this helps ingrained and discrete racial prejudices to flourish. In the past, sellers agreed to do business with a given buyer before learning the name or identity of the buyer through more anonymous platform applications, but now we have personalized these applications so the seller and buyer both have more information on each other which leads to segregation based on racial preferences along with many other variables, such as gender.

To investigate the possible discrimination in the sharing economy, the authors conducted a field experiment in which they inquired about the availability of Airbnb rentals across five cities. The authors drew on the labor market experiment by Bertrand and Mullainathan mentioned above for the selection of their names, as did I. Instead of just focusing on Airbnb, however, I looked more broadly at real estate agents' websites and other applications people use to mediate the home renting arena. Because Airbnb uses a guest and host profile page, the host has more access to information on the guest which could lead to more discrimination, such as

“the additional information provided in the newest online platforms highlights the crucial role of market designers in choosing the scope for discrimination” (Edelman, Luca, and Svirksy 2016:12).

In contrast to my study, the home renter or property owner/manager had only the user created name and email address to go off of. This allowed me to determine if racially identifiable names lead to segregation alone in contrast to this study, which also took into account the factors of a guest profile page. Again, similarly to how I conducted my study, they used four main treatment groups, African-American males, African-American females, White males, and White females, and then looked at the different responses they received from each. The authors tracked responses over 30 days that followed each request and categorized them in hopes of finding a pattern in the data. What they found was that White sounding names are accepted roughly 50% of the time while African-American sounding names are accepted roughly 42% of the time, “Relative to the 50% base response rate, the eight percentage point difference represents a 16% reduction in the acceptance of African-American guests” (Edelman, Luca, and Svirksy 2016:11).

Another interesting point the authors bring up here is the fact that this discrimination can actually cost the actor who is doing the discrimination. Financially speaking, “A host incurs a cost for discriminating when rejecting a guest causes a unit to remain empty” (Edelman, Luca, and Svirksy 2016:17). The same would be true when rejecting a potential renter from the property you manage. The authors argue that this cost is relative to the thickness of the market. If one can fill the unit fast even after rejecting the potential buyer or renter then the cost is relatively low, but in most cases the market is not that thick and the property remains vacant for longer. “In other words, the impact on net revenue from discriminating depends on the likelihood

of filling a unit with someone's of the host's preferred race after rejecting a guest of a disfavored race" (Edelman, Luca, and Svirksy 2016:17) leading to the question: how much is one willing to pay to secure a preferred race in their unit.

First, we saw how urban sociologists have agreed that racial housing segregation is a long-standing characteristic of American metropolitan areas. Secondly, we saw how the change of racism between the 20th and the 21st century led to a more ingrained, hidden, and structural form of racism to exist prominently in society and the very real effects of this bias on resume applications in the newly created sharing economy. We will now turn to the overall effects of racial housing segregation on American society. By looking at the creation of what Massey and Denton called the underclass, the rise of extreme poverty in America, and the gentrification of American cities, we can see the negative consequences of living in a racially segregated society. Lastly, we will explore the meaning-making power segregation has given to real estate institutions and other home renters.

Starting with *American Apartheid: Segregation and the Making of the Underclass*, we can see that Massey and Denton's main argument is that just a little rise in the rates of minority poverty can lead to a dramatic increase in the concentration of poverty in segregated areas. This is key to understanding the dramatic rise of the mass urban poor and the problems that come along with it. Massey and Denton argue that an increase in poverty is directly linked with other socioeconomic factors in the given area. These other socioeconomic factors, along with poverty, lead areas to quickly transform into urban ghettos. Massey and Denton conclude by saying that unless we address this trend of segregation and the racist housing market policies, trying to

prevent socioeconomic problems in vulnerable areas will not work. By exploring racial bias in the home renting process I addressed this trend of segregation and racial housing policies.

Massey and Denton argue that in the '70s for the first time we saw a dramatic increase in urban poor populations amongst African Americans and Puerto Ricans due to the creation of the suburbs and housing segregation. With White flight to the suburbs we saw a great loss of blue collar jobs in the cities along with the businesses that supplied them. Here we see the first emergence of what the authors call the underclass. This creation of the underclass is directly linked to the nexus of urban poverty, which shows that segregation does not stem from a single process but from a complex interplay of many different social and economic processes that generate various outcomes seen as segregation, and the long-standing feature of racial segregation in America. The authors showed how the contribution of residential segregation is “a key conditioning variable in the social transformation of the ghetto and to illustrate the crucial role it plays in concentrating poverty and creating the underclass” (Massey and Denton 1990:330). With this creation of the underclass, or ignored populations that are bunched together due to racial housing segregation, we see drastic consequences such as the rise of extreme poverty in America.

Edin and Shaefer state that “In 2011, more than four percent of all households with children in the world’s wealthiest nation were living in poverty so deep that most Americans don’t believe it exists” (Edin and Shaefer 2015:xii). This was a new factor that the authors had not seen before in America, poverty so low that it is comparable with most developing countries and relates to my opening quote. This new rampant extreme poverty is caused by the long-standing segregation in America’s major cities. This change meant even less agency or choice-

making was being done by the most vulnerable populations which, in turn, allowed them to be taken advantage of and segregated against even more. Since they do not own houses and barely have enough money to survive, they are forced into alternative forms of bringing in money. This change was due to the fact that we reformed the Welfare System in 1996 and came up with the notion that it pays to work, meaning we valued work. The problem was there were no jobs for people to work in certain areas due to housing segregation. So the program failed the very people it meant to help, leading many Americans into the deepest level of poverty we have ever seen as a nation. This alarming rate of increase in extreme poverty in America can be directly linked to the racially segregated society of metropolitan American areas. This not only burdens people with high levels of poverty but also strips away any agency or autonomy they may have when it comes to organizing their own neighborhoods, which is another directly related consequence of segregation.

Pattillo's work *Black on the Block: The Politics of Race and Class in the City* depicts the negative effects that not owning property can have on one living in a segregated area. The fact is that when you cannot represent yourself at community meetings and have little voice concerning changes in your own neighborhood due to the fact that you cannot afford to own property, it leads to deeper and deeper segregation. So now we have the long-standing feature of American cities, racial segregation, which creates an unescapable cycle in which racial segregation produces more racial segregation. We see the sharp boundary lines between class and race drawn once again through the idea of the Black middle man and the White urban entrepreneurs. We can see the habitus being changed but the practice in which it is changed displaces and alienates the original members of the community and replaces them with more middle class members.

This book also did away with the notion that if only the Black middle class would return, then all of the problems would be fixed by showing that some do try, but that due to larger structural forces, the efforts are mostly in vain. One of these larger structural forces is the inherent racism in the home renting process that leads to the rampant housing segregation we have today, and this is why my study and its findings are so important. Pattillo shows us that race transcends class, and as was also represented in Lamont's work, people can have the same class and same job but still be totally separated based on racial prejudices. We can see how this lack of agency in one's own neighborhood can also transcend into one not having any voice in their own city. Looking at gentrification as a process involved in the nexus of urban racial housing segregation, along with racial bias in the home renting process, we can see another devastating consequence at work.

Zukin's *Naked City* and Greenberg's *Branding New York* shows us the commodification of the Black experience in urban areas where the original members have little to no voice, being manipulated by urban entrepreneurs, and sold back to a wealthier middle class person so they could possibly still feel the authenticity that made it desirable in the first place. This creates a new brand of segregation: segregation from the original area you were segregated into. This type of segregation is created by the market and lets the consumer choose to live in a preferable area of their choosing, which usually segregates the original members without them even really knowing. This idea of authenticity of the city and its commodification is represented in both of these books. The authors show us ideas around the privatization of public lands and the death of authentic urban areas in hopes for destination culture to take root and inhabit these new areas as

cool and trendy, which then leads the original members to be pushed out and segregated even deeper into ignored communities.

All of this serves to reinforce the ideas around boundary drawing and creation of a new or alternative culture due to little or no choice of the very people being segregated against. Here we see the real power of the home renting process, the power to assign meaning to certain areas and reinvent meaning in others for consumer preference, usually at the expense of the minority population. This work shows that the geographic location of the area doesn't matter but that the economic and culture desires do. People can be moved out of their homes if there is profit to be made no matter where it is located in the city. Segregation doesn't pay attention to geographical location anymore and is now subject to the consumer's wishes more than anything (See Graph 4). This helps dismiss the concentric model that places areas of urban growth in the center with areas outside the center slowly decaying the farther out you go. Lastly, we will look at the power of real estate institutions when it comes to meaning-creation and making.

In *The Country in the Town: The Role of Real Estate Developers in the Construction of the Meaning of Place* by Harvey Perkins, we see the process by which real estate developers reproduce and elaborate on rural images of urban places. This allows them to assign certain meaning to certain places which show the power they hold over the market. This meaning-making power allows for the creation of segregated areas based on the consumers' wishes and ideals. As an example, we see Chapel Hill, North Carolina. Despite rapid and sustained growth, Chapel Hill has maintained a 'village' image. Developers have capitalized on the popularity of the town's image and local economic growth and have built extensively in the town. Correlating with this, one sees a rise in desirability of a certain kind of people that would live in these places

while pushing out people of color. You could see the opposite in a town associated with a negative meaning or value in which one then increases the rate of people in poverty and of color creating more segregation.

This work by Perkins concludes with a discussion of the process by which real estate developers appropriate and commodify the meanings of places. This is the main central piece of literature from which I got the idea of real estate agents and home renters as active forces in producing and reproducing housing segregation. If they can control the perceived image of a geographical space they can then, in turn, influence who lives in this area and for what reasons. If their idea doesn't include people of color, then it will not be designed or sold to people of color which then, in turn, creates more segregation. If we admit real estate agents have control over the construction of meaning in a place then we must also realize that they can racially shape these places through the meanings they assign them.

Through this literature review, the idea of America having racial housing segregation has been explored and confirmed. The transformation of overt racism to hidden racism being carried on by negative racial stereotypes and its effects on today's society has been shown through the negative effect that racially identifiable names can have on job acceptance and on housing acceptance in the market economy and the newly created sharing economy. Lastly, exploration of the real effects living in a long-standing racially segregated society have been shown through the creation of the underclass, the rising rates of extreme poverty, and the loss of agency or decision making when it comes to one's neighborhood or city. These factors lead to gentrification and even more segregation and displacement. The fact that one of the major characteristics of American metropolitan areas is racially segregated housing, the fact that this

racially segregated style of living contributes to the spreading of false and negative racial stereotypes which leads to more segregation and bias, and the very real consequences of racial housing segregation being represented in ignored populations and extreme poverty, all point to why it is important that we study racial housing segregation. The power the home renters have over the meaning-making and meaning-creation of property, and the effects negative racial stereotypes still have today is why I researched the home renting process, which was to prove that there is racial bias when it comes to racially identifiable names.

Methods

I investigated racial housing discrimination in Chicago through analyzing the affect that racially identifiable names had on the home renting process. To do this I conducted a field experiment in which I inquired about the availability of 96 properties throughout various locations in Chicago. Specifically, I created four email addresses linked to four racially identifiable names, such as Lakisha2016@hotmail.com. I then sent the exact same email script through different email addresses to property renters in Chicago who were looking to rent their property (See Figure 1). Then I recorded, coded, and analyzed the responses I got back to see if there were any trends or patterns that pointed towards racial bias based off of racially identifiable names. All identifiable information I received about my subject who I had emailed was kept securely locked and encrypted on my personal computer to protect their privacy. Since the email messages used the exact same script, the only difference was the racially identifiable name given and the email address the message was sent from. Through this field study I hoped to compare White sounding names and African-American sounding names to see if one gets a different rate in response from the renters they message. I also was able to compare the general areas in which

the responses came from to see if certain areas were more or less biased when it comes to racially identifiable names in the home renting process. I compared and contrasted my results to see if discrimination was happening in one group versus the other group or if it happened in both groups. I also split the rental locations up 50/50 between the North and South sides of Chicago.

My methodology draws heavily from two main studies that used a similar field experiment to test if racially identifiable names had an impact in certain processes. The first piece of work is Bertrand and Mullainathan (2004) who used this field experiment to see if racially identifiable names have an impact on resume acceptance rates and call backs, which they found it did. The second piece of work is Edelman, Luca, and Svirsky (2016) who investigated racial bias in the new sharing economy by using this field experiment to see if racially identifiable names created bias in acceptance rates through Airbnb, which they did. I am drawing the four racially identifiable names from Bertrand and Mullainathan's (2004) labor market experiment. To decide on which names are uniquely African-American and which are uniquely White they used name frequency data calculated from birth certificates of all babies born in Massachusetts between 1974 and 1979. They tabulated this data by race to determine which names were distinctively White and which were distinctively African-American, and they defined distinctive names as those that had the highest ratio of frequency in one racial group to the frequency in the other racial group. To further validate the names they chose they conducted a survey in Chicago where respondents were asked to pick names that readily attributed expected race.

Edelman, Luca, and Svirsky (2016) used these same names and conducted another survey to further validate the fact that they are indeed representative of distinctive racial names in 2016.

They asked participants to quickly categorize each name as White or African-American with just three seconds permitted for time. The results confirmed that the names continued to signal race today. Validating these names gives me four main treatment groups, similar to Edelman, Luca, and Svirsky (2016). The four different groups will be African-American male, African-American female, White male, and White female. The four names I used were Allison Sullivan for the White female name, Lakisha Jones for the African-American female name, Brad Walsh for the White male name, and Darnell Jackson for the African-American male name. These names tested at the top of Edelman, Luca, and Svirsky's (2016) survey and were also the most distinct for Bertrand and Mullainathan (2004). I sent the same amount of emails out for each group under one racially identifiable name for each, as listed above, and then compared and contrasted the data I received.

My hypothesis stated that I expected that the emails I sent out from Darnell Jackson and Lakisha Jones' created email accounts would receive a lower response rate and less "yes" responses and more "no" responses than the response rate and the rate of "yes" responses that Allison Sullivan and Brad Walsh's would get. The reason I believed the response rates would be lower was due to the racial bias that comes with racially identifiable names which, in turn, will lead to some home renters not responding or responding in a different way to my two African-American sounding names than they would to my two White sounding names. I only looked at people renting homes, not selling homes, for this project.

I began categorizing my data as soon as responses to my emails started coming in over the 30-day period I allowed for response time. I then coded each response to six groups that I borrowed from Edelman, Luca, and Svirsky (2016). One group was "No response" for emails I

never get a response to. The second was “No” for responses that declined my inquiry into their property. Third was “Yes” for people who agreed to meet with my user created person to show or to look at the property. Fourth was “Condition stated in the response” for emails that just asked for more information and did not give a “Yes” response. Fifth was “Redirected” for cases in which the renter recommended a property in a different area. And then the sixth was a simple response category to combine my data in case the initial categorization had too many subtle distinctions, the simple response categories of “Yes”, “No”, “No Response”. The first five responses would fit into the “Yes” and “No” overall responses by sorting anything that is not a direct “Yes” into the “No” category. This means responses with redirection and responses that stated other or more conditions were sorted into the “No” category. These categories allowed me to sort through the various responses I received to see if I could find any trends or patterns that revealed information about the home renting process and the effects of racially identifiable names. I also paid attention to any steering that could have been happening in the “Redirected” category.

I essentially had 96 target properties and four stimuli which gave me 384 different data points or 384 different responses, since I emailed each renter from four different people and there were a total of 96 properties. As listed above, there were five different outcome answers for each email sent. In analyzing my data, I made a few comparisons, for example, one graph contained responses by gender and race (See Table 1 and Graph 1), and another graph controlled for geographical location (See Graph 4), the North or South sides of the city. The series of tables and graphs displayed my data in a way that I was able to make conclusions about the statistical significance of my findings.

Starting in November, I emailed 24 home renters every five days so that my emails did not come all at once as this might have looked suspicious to the renter and could have endangered the validity of my data. I also kept a constant pattern as to who would be sending the emails first from my four created user emails. I started with the pattern of White male, Black male, White female, Black female. I then took the last variable, Black female, and placed that at the top of the order for the second email of the day so that the home renter received the emails in the order of Black female, White male, Black male, White female, and continued this pattern for standardization.

This field experiment allowed me to get real authentic data sets without the influence of the home renters being aware of this research study. By using such a broad pool of recruits that I emailed, my data was strengthened and was not one-sided. By using the names I used, which have been tested as racially identifiable names for African-American and White men and women, I was able to show if the racially identifiable names played a factor in the home renting process. By getting my subjects from various online platforms as opposed to just Airbnb, like Edelman, Luca, and Svirsky, my sample pool was broader. This larger and broader sample pool allowed me to see the racial bias that racially identifiable names produced in the home renting process. This methodology also allowed me to get in touch with home renters from Chicago's North and South sides through the convenience of email. I will now move on to the data collection process this paper required.

Data Collection

In this section I will walk you through my data collection process and talk about the various aspects of it. While formatting and writing the proposal for this investigation into

discrimination in the home renting process gave me a good idea of what to expect through my data collection I still had a couple of surprises and some interesting finds. The first thing I had to do when starting the data collection process was to create the four user emails I have been talking about throughout this paper. The four email addresses I created go as follows; Allisson Sullivan was Asullivann2017@gmail.com, Lakisha Jones email address was LakishaJonez@gmail.com, Brad Walsh's was BWalshh1991@gmail.com, and Finally Darnell Jackson's was DJaxson17@gmail.com. This creation process was where I hit the first small bump in the road because it was impossible to create these four addresses with each containing the exact combination of name, spelling, numbers sequence because since these are such popular names most of the generic combinations for email creations for Google mail or Gmail, which is an extremely popular email provider, were taken so I had to improvise. The theme was the same, a portion of their name or the full name was the main thing that mattered to me because I wanted the reader to be hit the racially identifiable name right away.

After the emails were created I opened up four separate tabs on google chrome where I had each email address open, I then tracked down the properties I was looking for on various platforms on the internet such as Craigslist, Zillow, and generic google searches such as "Chicago North Side rentals" where I was able to find a plethora of available housing choices on both the North and South side of the city. The second choice I had to make was how to define "Chicago" street wise so my sample pool made sense. I decided to stay east of the Chicago River when closer to the downtown area and stay between the very North part of Rogers park all the way to South 33rd street on Chicago's south side. By staying East of the Chicago river and by staying between Rogers Park and South 33rd street I gave an accurate representation of what one

could call the North and South sides of Chicago. I then made and coded an email data list sheet that listed the various properties I was going to contact which has been kept under cyber lock and key and seen by no one but myself. I then emailed 12 North Side properties and then 12 South side properties in the random order of senders I created above so that the same rental person would not get the same order of email sender each time. Here is where I reached my third bump in the road.

The distinction between a property agent and a private seller was almost impossible to do in the time frame I had because so many private sellers list their properties themselves on websites such as craigslist and also have a leasing company also list their rental on their page. I was finding various properties that I had already coded as private property rentals on realty websites and vice versa so I decided to do away with this distinction for this paper. The most helpful and used platform ended up being Craigslist because of the user friendly nature of the platform and the incredibly well detailed and maintained list of properties for rent around Chicago. After I had collected the 96 properties I wanted to contact and after sending out the 96 emails to these properties from each of the four user created email addresses totaling 384 emails. These 384 email responses would have been hard to keep track of but due to the work I put in setting up my methods section, a Microsoft excel skeleton, and detailed note taking I was able to properly organize my data and started entering in responses as soon as I would get them. This then leads me to the analysis of my data input process.

Once I started receiving emails back, which seemed to be happening very fast due to some automated scripts I assume some of these sellers use when contacted by anyone, which can be addressed in my conclusion section, I started to input the responses into my Microsoft excel

sheet right away. The first interesting thing I noticed was the demand for a cell phone number, If the response said something along the lines of yes they were willing to meet but would love to have a cell phone number to contact to me I would still mark this down as a yes response because initially they said yes. However, a lot of the responses I got did not start with a yes and just simply demanded a cell phone number. This raised some interesting questions about the expectation of a personal cell phone number in today's society and assumes a certain amount of privilege due to the fact that not everyone can afford to have a personal cell phone at all times.

The only other things of interest I have noted is that some responders ask for a laundry list of questions such as budget, income, family size, and other somewhat very personal questions the closer one moves to the center of the loop. I would see these questions as being more appropriate farther down the line of the home renting process but not for a simple home or apartment viewing, it seems to almost put out the message that you need to be making a certain amount or living a certain style of life to even view apartments in certain areas. These responders would also usually respond under this laundry list of questions with a section that attempted to redirect the interested party into "other" properties they had available that were not in such high demand. However, these responses do not seem to be racially influenced as all four user created accounts received them from various responders.

Findings

After collecting all my data over the allotted time, 30 days from the last batch of emails I sent out, the first thing I noticed was the somewhat low response rate. Overall I got roughly a 45% response rate, 175 responses out of 386. I find this lack of response fruitful, however, because it reflects the experience of the home renting process. The non-responses are data points

themselves, with the racially identifiable African-American names receiving 110 non-responses, or a 57% non-response rate, and the racially identifiable White names getting 99 non-responses, or a 52% non-response rate, so we can already see a difference. If you break it up by gender the response difference changes even more. Darnell Jackson only received 40 responses altogether, 19 in which I categorized as a “Yes” response versus that of Allison Sullivan who got the most responses back with 49, and 37 of which I categorized as a “Yes” response. So right here you can see that the name that most people would identify with was a White female receiving a 39% “Yes” response rate while the African-American male sounding name only got a 20% “Yes” response rate.

I will talk about the lack of responses more in my limitations of the study section because right now I would like to focus on the difference of responses obtained. Overall, the African-American racially identifiable names received 40 “Yes” responses and 42 “No” responses while the White racially identifiable names received 69 “Yes” responses and only 25 “No” responses (See Graph 1). It is important to note here, as I said in my methods section, anything that was not a straight “Yes” response was categorized as a “No” response. So if they asked for more conditions, or steered the user in any way, it was marked as a “No” response. This is a pretty big difference especially considering the sample size and low response rate. One could assume this pattern of discrimination would only increase with increased response rates and sample size. In total, the African-American names received 12 less responses than the White names, 94 to 82, but the “No” responses were more heavily favored to the African-American names, and when you break it down by gender, the African-American male name received the lowest “Yes” response (See Graph 2). The gender breakdown was also interesting, in the two studies I

modeled my methodology off of one could come up with some ideas of why gender made an impact. People might feel more comfortable renting their apartment out to a women because of safety reasons especially if the renter themselves were female. Also a company may need to hire more women to diversify their work force, but in this study when it was generally to see an apartment you would think the gender difference would not be big but it was. Darnell Jackson, the African-American male received the least amount of responses and Allison Sullivan, the White female received the highest. This shows a preference towards women because even Lakisha Jones, the African-American female received higher rates than the African-American male (See Graph 2). It was also interesting to see the breakdown of the individual responses that showed the African-American male getting the most conditions stated in the response and the only one to see what I classified as a redirection from the property they originally emailed to a new property (See Graph 3). Lastly, the difference in geographical location showed the African-American names receiving less “yes” response in the North side and more “yes” responses in the south side. This shows that already segregated areas tend to favor the population that already exists in these areas which then enables the segregation to continue (See Graph 4).

Limitations of the Study

There are a couple limitations to this kind of study, especially considering the technocratic society we live in. One thing I noticed right away was automated responses, responses that had been copied and pasted into the email and that was the exact same across all four of my user created email addresses. This did not allow me to get a real response from the person on the other end of the computer and instead gave me a pre-scripted response that everyone would get, but again, this can be useful when considering how the home renting

process has changed and transformed due to technology. Another limit was the sample size. If I had all the time and resources in the world I would have increased the sample size tenfold to see if my results and patterns from the data collection were accurately depicted in a larger sample, which I argue it would. A third limitation was the script itself. I had only one script approved so even though I staggered who was sending the email when, some people did catch on that they had received four emails for the same property with the exact same script and thought it was spam. If I could have gotten four scripts basically the same but with some minor changes this may have prevented that from happening, but the point of the study was for the scripts to be the exact same and only the names to be changed, and so that may have detracted from the study overall.

I was also not able to distinguish between private sellers and real estate agents due to the intertwining of both on the various platforms I used when searching for rentable homes or apartments. Ads I responded to under the guise of a private seller then referred me back to a real estate agent and ads I responded to that seemed to be from a real estate agent would then refer me back to the private seller themselves. Lastly, while somewhat small due to sample size, there was a real difference between the North and South side responses. On average the African-American names did get more responses from South side rental units and the White sounding names did get more responses from the North side rental units (See Graph 4). I do find the lack of responses and the fact that technology makes discrimination more ingrained and less obvious important data points within themselves and I will talk about this more in my conclusion.

Ethics

There is an ethical implication that comes with this project, protecting the identities of the home sellers that I emailed. As stated before, this project's goal is not to show that home renters and real estate agents are racist on an individual level but to instead look at the process of home renting itself to see if there is an ingrained racial bias towards African-American sounding names versus White sounding names. To protect the identity of my subjects, I coded all the information to fictitious names, email addresses, and agencies as soon as I got the data in. I stored this information in a created folder on my desktop of my Windows software. I locked this folder with a computer code that allowed me to have a folder that prompted the user to have to enter in a password every time before they could open the folder. I was the only one who knew this password. Secondly, the computer the information itself was stored on was also locked with a password and unique username that again, only I knew. Once again, protecting the subjects that I emailed was very important because I do not think any progress would be made by attacking people on an individual level for a problem that stems from a larger structural and institutional level. I will now move on to my concluding remarks.

Concluding Remarks

I started this investigation into discrimination in the home renting process in Chicago with the hypothesis that if I created four user accounts, two that people would identify with African-American names and two that people would identify with White names, that the accounts created with the White names would receive more "Yes" responses than would the African-American names. While my response rate was low and sample size was somewhat small, this indeed did happen after sending out 386 emails, 96 from each account. Out of a total

of a 129 responses, the White names received 29 more “Yes” responses than the African-American names, and overall, the White sounding names got 18 less “No” responses. I would argue with increased sample size and response rate this trend would only continue to go up. The lack of responses themselves is also an important data point to note because it reflects the struggle one can have during the home renting process.

Combine this struggle with other adverse situations people may be dealing with in life such as working two jobs, trying to support a family and keeping up with the bills; this shows the hardship that can come with the home renting process in Chicago. Many places I emailed could have already been rented out and the ads just not taken down themselves. Some emails could have gotten lost in spam folders or just accidentally overlooked and so on. It is also important to note that not all people have readily available access to computers and a stable internet connection to do these searches which makes the non-responses they get even more disheartening. The fact that the African-American names received a 22% “No” response rate and the White names received a 13% “No” response rate, which shows a 9% difference even though the email script was the exact same except for the name of the sender and the email address it came from, shows racial bias. I would also argue the laundry list of questions asked by the home renters to my respondents are put in place to discourage people of color and those of lower economic standing from pursuing the property they inquired about. Asking questions about monthly budget, expenses, past work history, seem to me to show that the home renter is not sure this person can afford the place that they themselves are inquiring about even after knowing the rental price.

In conclusion, my study finds that racial discrimination takes place in the home renting process in Chicago. I believe this racism is so ingrained into the process of home renting that the renters themselves may not even know they are partaking in racial discrimination and may just see themselves as trying to do their job as efficiently as possible by rooting out undesirables or people who may not be able to keep up with the rent. All this does is increase segregation in our society which, as I stated previously, leads to the breakdown of interracial relationships in society. This breakdown of interracial relationships is what allows for stereotypes and false notions of race differences to continue flourishing and is also the leading reason we cannot solve the problem of racism in America. If we continue to investigate ingrained systems of discrimination in our society and bring them to light then hopefully we can end racial segregation and live in more diverse communities because racial segregation does nothing but harm to our society and seems to persist even as we make advances on racial equality.

APPENDIX A
TABLES, FIGURES, AND GRAPHS

Table 1. Number and Percentage of Responses by Race

	Black Male/Female	White Male/Female
Yes as a response	40-21%	69-36%
No as a response	42-22%	24-13%
No response	110-57%	99-52%

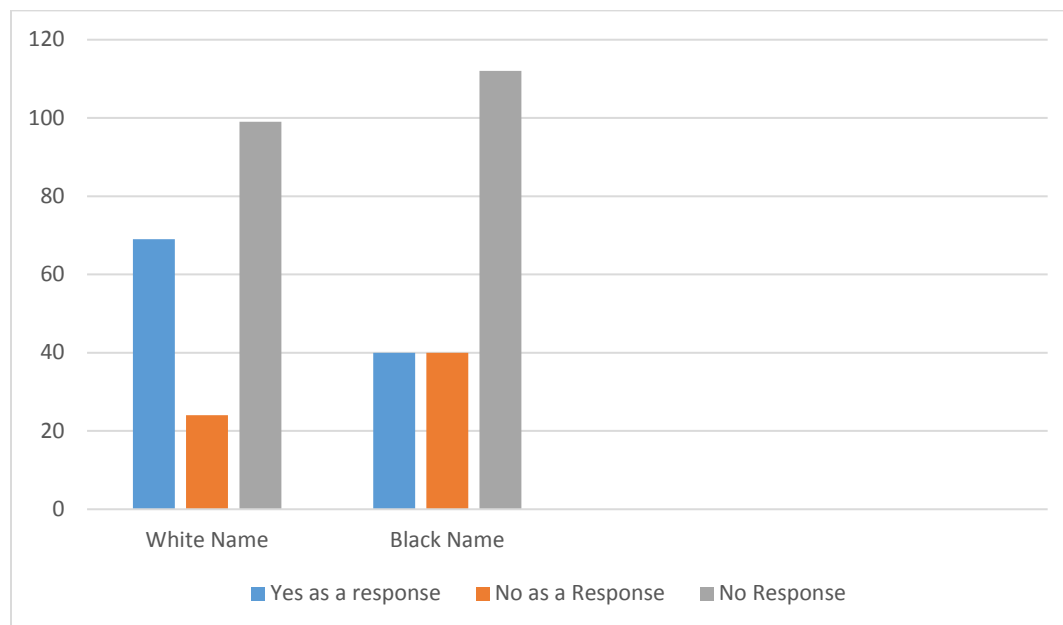
N= 192 per race

Table 2. Number and Percentage of Responses by Name

Name	Allison Sullivan	Brad Walsh	Lakisha Jones	Darnell Jackson
Yes	37-39%	32-33%	21- 22%	19-20%
No	12-13%	12-13%	21-22%	21-22%
No Response	47-49%	52-54%	54-56%	56-58%

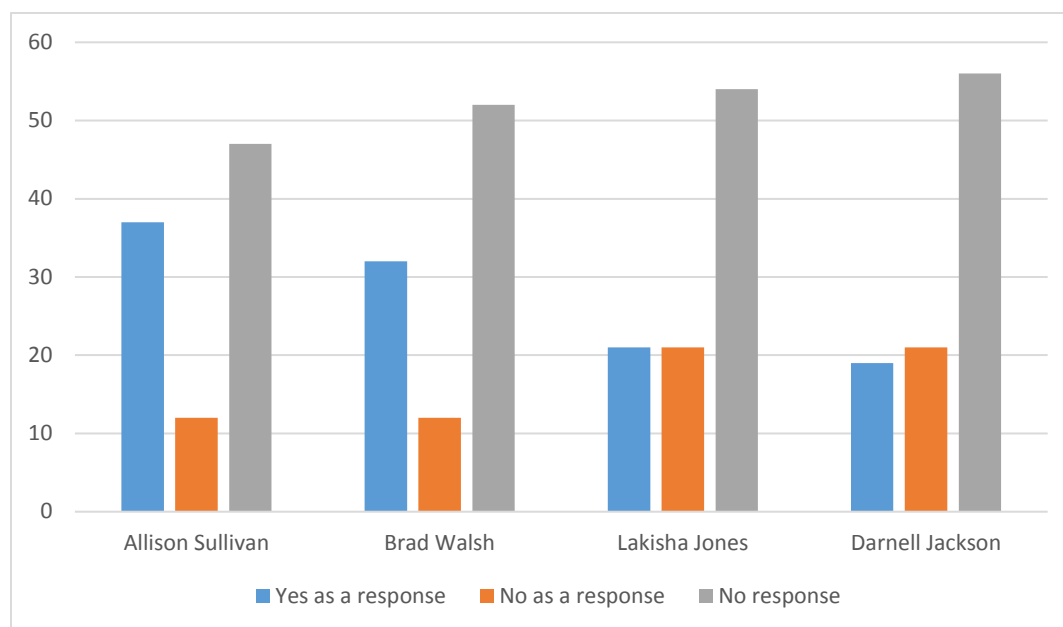
N= 96 per Name

Graph 1. Breakdown of Responses by Race



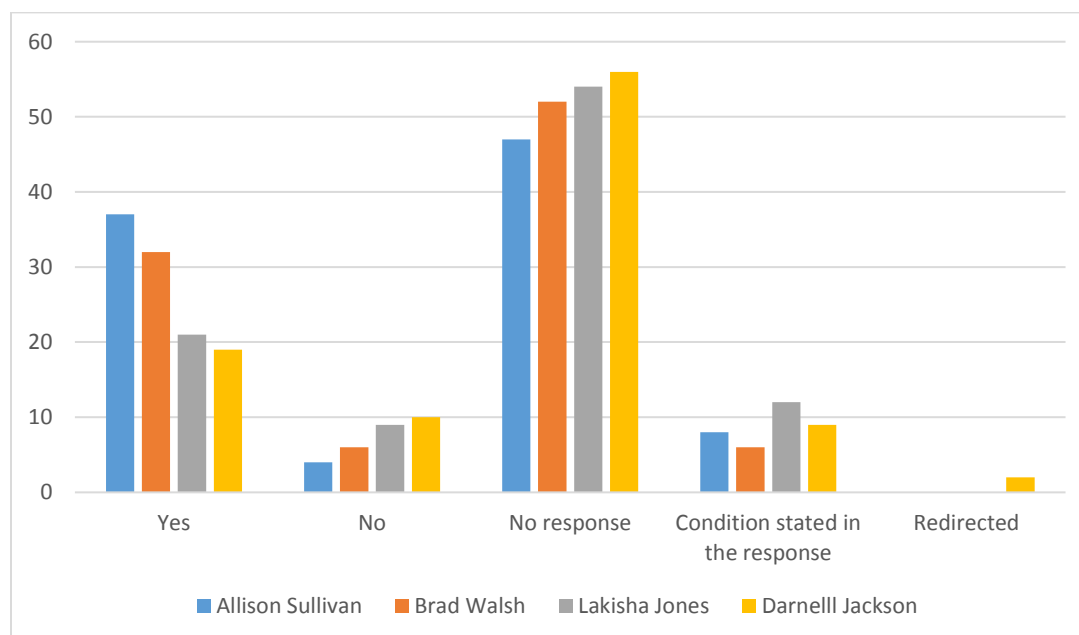
N= 192 Per Race

Graph 2. Breakdown of Responses by Name



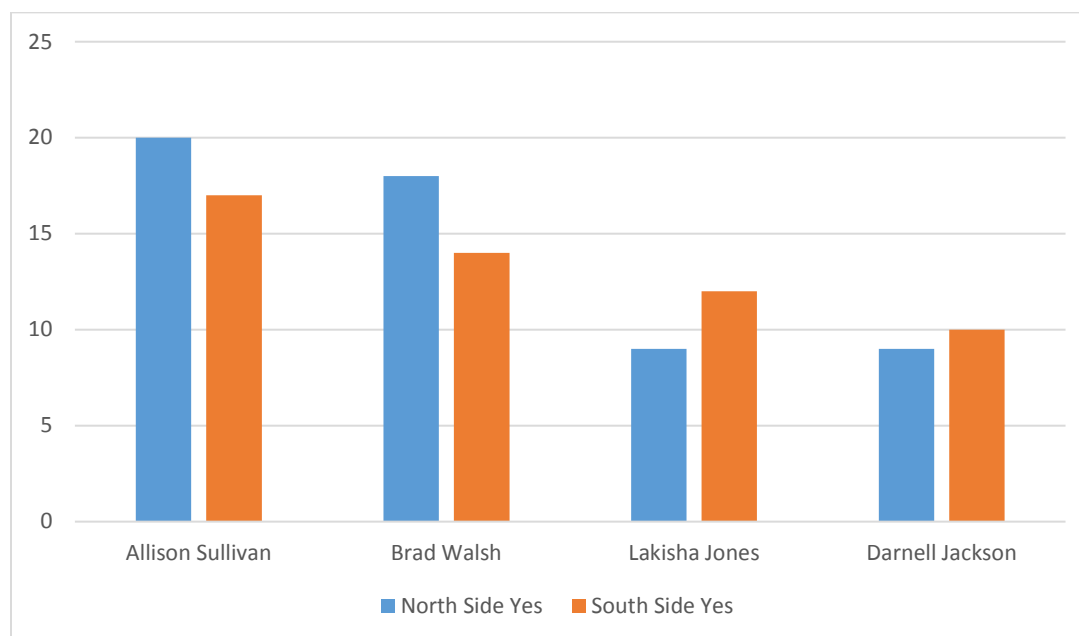
N= 96 Per Name

Graph 3. Breakdown of Individual Responses



N=96 per name

Graph 4. Breakdown of “Yes” Responses Geographically



N=37 for Allison N=32 for Brad N=21 for Lakisha N=19 for Darnell

Figure 1. Email Script

(Name)

RE: Apartment/House for Rent

Dear (Landlord/Real Estate Agent/Property Manager): I am replying to your ad placed in (where I found the ad, ex: website/real estate application/newspaper) for a (one/two)-bedroom apartment/house that is for rent starting next month(or whenever the lease is up). I am very interested in setting up a day and time to meet with you because I am thinking about moving and I would love to see the apartment and talk about its availability.

I look forward to hearing back from you.

Sincerely, (Name)

(Created Email account based off the sender's name, ex: Name2016@gmail.com)

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VITA

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